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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Cap/2164
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112
8-1502

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number 10/045,632

Filing Date October 26, 2001

First Named Inventor Milberger, et al.

Group Art Unit 2164

Examiner Name

Technology Center 2100

Total Number of Pages in This Submission 5

Attorney Docket Number 020375-000230US

ENCLOSURES (check all that apply)

☐ Fee Transmittal Form

☐ Fee Attached

☐ Amendment / Response

☐ After Final

☐ Affidavits/declaration(s)

☐ Extension of Time Request

☐ Express Abandonment Request

☒ Information Disclosure Statement

☐ Certified Copy of Priority Document(s)

☐ Response to Missing Parts/ Incomplete Application

☐ Response to Missing Parts under 37 CFR 1.52 or 1.53

☐ Assignment Papers (for an Application)

☐ Drawing(s)

☐ Licensing-related Papers

☐ Petition Routing Slip (PTO/SB/69) and Accompanying Petition

☐ Petition to Convert to a Provisional Application

☐ Power of Attorney, Revocation Change of Correspondence Address

☐ Terminal Disclaimer

☐ Request for Refund

☐ CD, Number of CD(s)

☐ After Allowance Communication to Group

☐ Appeal Communication to Board of Appeals and Interferences

☐ Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)

☐ Proprietary Information

☐ Status Letter

☒ Other Enclosure(s) (please identify below):

Return Postcard

Cited References: (9-US Patents; 4-Foreign; 2-Other Documents)

ib - co-pending applications

Remarks

The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name

Townsend and Townsend and Crew LLP

Thomas D. Franklin

Reg. No. 43,616

Signature

Date

March 22, 2002

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Date

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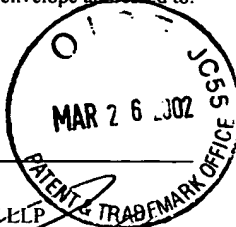
Assistant Commissioner for Patents
Washington, D.C. 20231

On March 22, 2002

TOWNSEND and TOWNSEND and CREW, LLP

By: Cindy Bennett

PATENT
Attorney Docket No.: 020375-000230US



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Susan M. Milberger, et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: **MONEY ORDER DEBIT FROM
STORED VALUE FUND**

Examiner:

Art Unit: 2164

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

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Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following co-pending application:

1. Application No. 09/476,384 filed December 30, 1999, Attorney Docket No. 020375-000700US.
2. Application No. 10/045,633 filed October 26, 2001, Attorney Docket No. 020375-000210US.
3. Application No. 10/046,654 filed October 26, 2001, Attorney Docket No. 020375-000220US.



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4. Application No. 09/476,384 filed October 29, 2001, Attorney Docket No. 020375-000240US.

5. Application No. 10/010,068 filed December 6, 2001, Attorney Docket No. 020375-000610US.

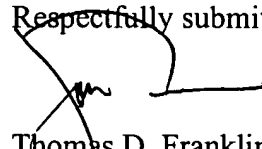
6. Application No. 10/076,036, filed February 13, 2002, Attorney Docket No. 020375-002100US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed is the specification, claims and drawings for the above case.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

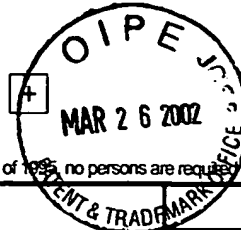

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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet **1** of **2**

Complete if Known

Application Number	10/045,632
Filing Date	October 26, 2001
First Named Inventor	Milberger, Susan M.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-000230US

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U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	AA	5,220,501		Lawlor, et al.	06-15-1993	
	AB	5,555,496		Tackbary, et al.	09-10-1996	
	AC	5,757,917		Rose, et al.	05-26-1998	
	AD	5,826,241		Stein, et al.	10-20-1998	
	AE	5,960,412		Tackbary, et al.	09-28-1999	
	AF	6,029,150		Kravitz	02-22-2000	
	AG	6,070,798		Nethery	06-06-2000	
	AH	6,119,106		Mersky, et al.	09-12-2000	
	AI	6,246,996	B1	Stein, et al.	06-12-2001	
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		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	AU	EP	0 949 596	A2	Citibank, N.A.	10-13-1999		
	AV	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AW	PCT	WO 00/67177	A2	X.com Corp.	11-09-2000		
	AX	PCT	WO 01/04816	A1	Citicorp Credit Services, Inc.	01-18-2001		
	AY							
	AZ							
	BA							

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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet **2** of **2**

Complete if Known

Application Number	10/045,632
Filing Date	October 26, 2001
First Named Inventor	Milberger, Susan M.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-000230US

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BB	INTELL-A-CHECK CORP., <i>Intell-A-Check!—The Way to Get Paid</i> , Intell-A-check Product Overview, downloaded from website http://www.icheck.com/ on 02/07/2000.	
	BC	TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000.	
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